

**Information to identify the case:**

Debtor 1	<u>Rocky J Eaton</u>	Social Security number or ITIN	xxx-xx-9856
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Meredith A Eaton</u>	Social Security number or ITIN	xxx-xx-4123
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-22766-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rocky J Eaton

Meredith A Eaton

11/17/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rocky J Eaton  
Meredith A Eaton  
Debtors

Case No. 18-22766-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 17, 2023

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	#+ Rocky J Eaton, 230 Cranberry Road, Grove City, PA 16127-4632
jdb	+ Meredith A Eaton, 230 Cranberry Road, Grove City, PA 16127-4632
14878359	Butler Pathology Services, 911 East Brady Street, Butler, PA 16001
14878373	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14878376	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14892122	Phelan Hallinan Diamond & Jones LLP, 1400 One Penn Center, Philadelphia, PA 19103-1814
14969796	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14914014	+ US BANK N.A., et.al., PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 18 2023 04:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 18 2023 04:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 18 2023 04:00:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: collecadminbankruptcy@fnni.com	Nov 17 2023 23:08:00	First National Bank of Omaha, 1620 Dodge Street, Stop 3105, Omaha, NE 68197
14878356	+ Email/Text: bncnotifications@phea.org	Nov 17 2023 23:08:00	Aes / Suntrust, Po Box 61047, Harrisburg, PA 17106-1047
14880213	EDI: GMACFS.COM	Nov 18 2023 04:00:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14878357	+ EDI: GMACFS.COM	Nov 18 2023 04:00:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14878358	+ EDI: TSYS2	Nov 18 2023 04:00:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803

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14878360	EDI: CAPITALONE.COM	Nov 18 2023 04:00:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14878362	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2023 23:07:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
14904353	EDI: CAPITALONE.COM	Nov 18 2023 04:00:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14912811	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 23:17:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14916745	+ EDI: CITICORP.COM	Nov 18 2023 04:00:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14878363	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 17 2023 23:08:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
14878364	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Bank / Giant Eagle, Po Box 182789, Columbus, OH 43218-2789
14878365	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
14878366	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Bank / New York & Company, Po Box 182789, Columbus, OH 43218-2789
14878367	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Bank / Peebles, Po Box 182789, Columbus, OH 43218-2789
14878368	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Bank / Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
14878369	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Bank / Woman Within, Po Box 182789, Columbus, OH 43218-2789
14878370	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Capital Bank / HSN, Po Box 182120, Columbus, OH 43218-2120
14878371	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenity Capital Bank / Premier Design, Po Box 182120, Columbus, OH 43218-2120
14878372	EDI: CITICORP.COM	Nov 18 2023 04:00:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14905649	EDI: Q3G.COM	Nov 18 2023 04:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15061153	Email/Text: ECMCBKNotices@ecmc.org	Nov 17 2023 23:08:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14884642	Email/Text: collecadminbankruptcy@fnni.com	Nov 17 2023 23:08:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14878374	Email/Text: collecadminbankruptcy@fnni.com	Nov 17 2023 23:08:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
14892120	EDI: IRS.COM	Nov 18 2023 04:00:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14878361	EDI: JPMORGANCHASE	Nov 18 2023 04:00:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14878375	+ EDI: PHINGENESIS	Nov 18 2023 04:00:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
14901473	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14878377	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:08:00	Midland Funding LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2710
14878378	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 17 2023 23:07:00	Nissan Motor Acceptance, Po Box 660360, Dallas, TX 75266-0360
14880929	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 17 2023 23:07:00	Nissan Motor Acceptance, POB 660366, Dallas,

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			TX 75266-0366
14890231	+ Email/Text: bncnotifications@pheaa.org	Nov 17 2023 23:08:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14878380	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14878381	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14912965	EDI: PRA.COM	Nov 18 2023 04:00:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14879116	+ EDI: RECOVERYCORP.COM	Nov 18 2023 04:00:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14924461	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 17 2023 23:08:00	Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
14878379	+ EDI: LCIPHMRGT	Nov 18 2023 04:00:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14878382	+ EDI: PRA.COM	Nov 18 2023 04:00:00	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14912147	EDI: Q3G.COM	Nov 18 2023 04:00:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14879796	EDI: Q3G.COM	Nov 18 2023 04:00:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14878383	+ EDI: CITICORP.COM	Nov 18 2023 04:00:00	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14878384	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14878385	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14878386	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14878387	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / Paypal Smart Consumer, Po Box 965005, Orlando, FL 32896-5005
14878388	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / QVC, Po Box 965018, Orlando, FL 32896-5018
14878389	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / Sams Club, Po Box 965005, Orlando, FL 32896-5005
14878390	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14878391	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14878392	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb Home, Po Box 965036, Orlando, FL 32896-5036
14878393	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14916711	+ Email/Text: bncmail@w-legal.com	Nov 17 2023 23:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14878394	+ EDI: WTRRN BANK.COM	Nov 18 2023 04:00:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14897490	Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973

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15623958	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	UNITED STATES DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH STREET, LINCOLN NE 68508-1904
14878395	EDI: USBANKARS.COM	Nov 18 2023 04:00:00	Us Bank, 4325 17th Avenue South, Fargo, ND 58125
15566949	+ Email/Text: EBN@edfinancial.com	Nov 17 2023 23:07:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14878396	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	Us Department Of Education / Glelsi, Po Box 7860, Madison, WI 53707-7860
14912241	EDI: AIS.COM	Nov 18 2023 04:00:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14878397	+ EDI: WFFC2	Nov 18 2023 04:00:00	Wells Fargo / Dillard, Po Box 14517, Des Moines, IA 50306-3517
14892268	EDI: WFFC2	Nov 18 2023 04:00:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14916402	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 23:17:24	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 68			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		US BANK N.A. AS TRUSTEE ET. AL.
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892119	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14892121	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Meredith A Eaton dan@mrdebtbuster.com

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katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Rocky J Eaton dan@mrdebtbuster.com

katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Jerome B. Blank

on behalf of Creditor US BANK N.A. AS TRUSTEE ET. AL. jblank@pincuslaw.com brausch@pincuslaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6